## ABSTRACT OF THE DISCLOSURE

Customer data is displayed to a user for making decisions in dealing with customers. The displayed data is generated based upon characteristic rules that are

5    generated with respect to predetermined data definition information on the customer data. After confirming the effect of adding or deleting certain conditions to and from characteristic data segments as specified by the characteristic rules, the user selects a segment of particular interest. Subsequently, the user specifies certain similar customers from the selected segment to be used for speculation based upon a speculation model so

10   that the speculation model has a relatively high precision level. Additionally, the user modifies the conditions on the speculation results to further understand the bases for the inclusion of the customers in the speculation. The user considers the future course of action towards certain customers based upon the above understandings.

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